

**Information to identify the case:**

Debtor 1	<u>John McLaughlin</u>	Social Security number or ITIN	xxx-xx-7101
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Donna J. McLaughlin</u>	Social Security number or ITIN	xxx-xx-1257
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 17-15224-CMG			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

John McLaughlin

Donna J. McLaughlin

2/22/19

**By the court:** Christine M. Gravelle  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 5**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 John McLaughlin  
 Donna J. McLaughlin  
 Debtors

Case No. 17-15224-CMG  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: 318

Page 1 of 3  
 Total Noticed: 64

Date Rcvd: Feb 22, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 24, 2019.

db/jdb John McLaughlin, Donna J. McLaughlin, 1025 Halliard Ave, Beachwood, NJ 08722-2316  
 cr +ACAR Leasing LTD d/b/a GM Financial Leasing, 4000 Embarcadero Dr., Arlington, TX 76014-4101  
 cr +Deutsche Bank National Trust Company, as Trustee f, Specialized Loan Servicing, LLC,  
 PO Box 636007, Littleton, CO 80163-6007  
 cr +Special Loan Servicing, LLC, P.O. Box 60535, City of Industry, CA 91716-0535  
 516725811 +ACAR Leasing LTD, d/b/a GM Financial Leasing, PO Box 183853, Arlington, TX 76096-3853  
 516707158 ADT Security Services Inc., Attn: Transworld Systems Inc., PO Box 15618,  
 Wilmington, DE 19850-5618  
 516707159 Ameritech Mastercard, Attn: Jefferson Capital Systems, 16 McLeland Rd,  
 Saint Cloud, MN 56303-2198  
 516707164 CBCS, PO Box 2589, Columbus, OH 43216-2589  
 516707194 +CONTINENTAL FINANCE COMPANY LLC, PO BOX 8099, NEWARK DE 19714-8099  
 (address filed with court: Verve, PO Box 8099, Newark, DE 19714-8099)  
 516707160 +Cach, LLC., Attn: Federated Law Group, PLLC, 13205 US Highway 1,  
 Juno Beach, FL 33408-2222  
 516707161 Capital One Bank, Attn: First Source, 205 Bryant Woods S, Amherst, NY 14228-3609  
 516707162 Capital One Bank USA, Attn: Firstsource, 205 Bryant Woods S, Amherst, NY 14228-3609  
 516707163 Capital One Bank USA N.A., Attn: Client Services, 3451 Harry S Truman Blvd,  
 Saint Charles, MO 63301-4047  
 517661514 +Central Jersey Specialty Surgical Assoc., 10 Industrial Way East, Suite 104,  
 Eatontown, NJ 07724-3333  
 516707165 Community Medical Center, Attn: IC System, PO Box 64437, Saint Paul, MN 55164-0437  
 516707166 Credit One Bank, N.A., Attn: MCM, Inc., PO Box 2121, Warren, MI 48090-2121  
 516780887 +Deutsche Bank National Trust Co., Trustee(See 410), c/o Specialized Loan Servicing LLC,  
 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386  
 516707167 EMA, PO Box 6081, Parsippany, NJ 07054-7081  
 516707168 GM Financial Leasing, 75 Remittance Dr Dept 1738, Chicago, IL 60675-1738  
 516707169 +Harley-Davidson Credit Corp., 800 SW 39th St, Renton, WA 98057-4927  
 516707170 Jersey Shore University Medical Center, Attn: Credit Control, LLC, 5757 Phantom Dr Ste 330,  
 Hazelwood, MO 63042-2429  
 516707173 LVNV Funding, c/o Eltman Eltman & Cooper PC, 101 Hudson St, Jersey City, NJ 07302-3915  
 516707172 LVNV Funding, C/O Stegner & Stegner PC, 2618 E Paris Ave SE, Grand Rapids, MI 49546-2454  
 516707175 Mid America, Attn: Asset Recovery, 2200 E Devon Ave, Des Plaines, IL 60018-4503  
 516707176 +MidAmerica, Attn: Credit Control, LLC, 5757 Phantom Dr, Hazelwood, MO 63042-2415  
 516707177 Midland Funding, c/o Pressler & Pressler, 7 Entin Rd, Parsippany, NJ 07054-5020  
 516707178 Midland Funding, c/o Leonard Franco, Jr., Esq., 1037 Raymond Blvd, Newark, NJ 07102-5423  
 516707180 Monmouth Medical Center Southern Campus, Attn: BCA Financial Services, Inc.,  
 18001 Old Cutler Rd Ste 462, Miami, FL 33157-6437  
 516707181 Monroe & Main-DMS, Attn: Chase Receivables, 1247 Broadway, Sonoma, CA 95476-7503  
 516707183 NJ Best lawns, Sprinklers & Fencing, 195 Lehigh Ave, Lakewood, NJ 08701-4555  
 516707182 New Jersey E-ZPas, Attn: RMCB, 4 Westchester Plz, Elmsford, NY 10523-1612  
 517661515 +New Jersey Turnpike Authority, Attn: NJ E-ZPass, PO Box 4971, Trenton, NJ 08650-4971  
 516707184 Obesity Treatment Centers of NJ, Attn: Sa-vit Collection Agency, 46 W Ferris St,  
 East Brunswick, NJ 08816-2159  
 516707185 Obesity Treatnebt Centers of NJ, 95 Madison Ave, Morristown, NJ 07960-6092  
 516707186 Orchard Bank, Attn: Portfoliol Recovery Assoc., LLC, PO Box 4115, Concord, CA 94524-4115  
 516707187 Pediatric Affiliates PA, Attn: IC System Inc., PO Box 64378, Saint Paul, MN 55164-0378  
 516707188 Saint Barnabas, Attn: Apex Asset Management, 2501 Oregon Pike, Lancaster, PA 17601-4890  
 516707189 Specialized Loan Servicing, LLC, PO Box 630147, Littleton, CO 80163-0147  
 517661513 +Specialized Loan Servicing, LLC, C/O: Buckley Madole, P.C., PO Box 9013,  
 Addison, TX 75001-9013  
 516707191 Superior Court of New Jersey, 118 Washington St, Toms River, NJ 08753-7626  
 516707190 Superior Court of New Jersey, Ocean County, 118 Washington St, Toms River, NJ 08753-7626  
 516707192 Total Visa, PO Box 5220, Sioux Falls, SD 57117-5220  
 516707193 US Bank Cust BvTrust 2015-1, c/o Beachwood Borough Tax Collector, 1600 Pinewald Rd,  
 Beachwood, NJ 08722-3007  
 516707195 Willis & Greaser, 247 Main St, Toms River, NJ 08753-7468

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: usanj.njbankr@usdoj.gov Feb 22 2019 22:42:20 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Feb 22 2019 22:42:19 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235

cr EDI: GMACFS.COM Feb 23 2019 03:38:00 Ally Capital, PO Box 130424,  
 Roseville, MN 55113-0004

516771894 EDI: RESURGENT.COM Feb 23 2019 03:38:00 CACH, LLC, PO BOX 10587,  
 Greenville, SC 29603-0587

516810811 EDI: CAPITALONE.COM Feb 23 2019 03:38:00 Capital One Bank (USA), N.A., PO Box 71083,  
 Charlotte, NC 28272-1083

516875384 +EDI: CRFRSTNA.COM Feb 23 2019 03:38:00 Credit First NA, Bk13 Credit Operations,  
 PO Box 818011, Cleveland, OH 44181-8011

District/off: 0312-3

User: admin  
Form ID: 318

Page 2 of 3  
Total Noticed: 64

Date Rcvd: Feb 22, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

516707171 EDI: CAPIO.COM Feb 23 2019 03:38:00 Jersey Shore University Medical Center,  
Attn: Capio Partners, 2222 Texoma Pkwy, Sherman, TX 75090-2470  
516825154 EDI: RESURGENT.COM Feb 23 2019 03:38:00 LVNV Funding LLC, C/O Resurgent Capital Services,  
P.O. Box 10675, Greenville, SC 29603-0675  
516825813 EDI: RESURGENT.COM Feb 23 2019 03:38:00 LVNV Funding, LLC, c/o Resurgent Capital Services,  
PO BOX 10675, Greenville, SC 29603-0675  
516954237 EDI: RESURGENT.COM Feb 23 2019 03:38:00 LVNV Funding, LLC its successors and assigns as,  
assignee of Arrow Financial Services,, LLC, Resurgent Capital Services, PO Box 10587,  
Greenville, SC 29603-0587  
516833235 EDI: MERRICKBANK.COM Feb 23 2019 03:38:00 MERRICK BANK, Resurgent Capital Services,  
PO Box 10368, Greenville, SC 29603-0368  
516849747 +EDI: MID8.COM Feb 23 2019 03:38:00 MIDLAND FUNDING LLC, PO Box 2011,  
Warren, MI 48090-2011  
516707174 EDI: MERRICKBANK.COM Feb 23 2019 03:38:00 Merrick Bank Co., Attn: Carson Smithfield, LLC,  
PO Box 9216, Old Bethpage, NY 11804-9016  
516707179 EDI: PHINGENESIS Feb 23 2019 03:38:00 Milestone, PO Box 4477, Beaverton, OR 97076-4401  
516961741 EDI: PRA.COM Feb 23 2019 03:38:00 Portfolio Recovery Associates, LLC,  
c/o Capital One Bank, N.a., POB 41067, Norfolk VA 23541  
516961706 EDI: PRA.COM Feb 23 2019 03:38:00 Portfolio Recovery Associates, LLC,  
c/o Rcs Direct Marketing/Household Bank, POB 41067, Norfolk VA 23541  
516950392 +EDI: JEFFERSONCAP.COM Feb 23 2019 03:38:00 Premier Bankcard, Llc,  
c o Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-7999  
516747852 EDI: Q3G.COM Feb 23 2019 03:38:00 Quantum3 Group LLC as agent for, CF Medical LLC,  
PO Box 788, Kirkland, WA 98083-0788  
516708877 +EDI: RMSC.COM Feb 23 2019 03:38:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,  
PO Box 41021, Norfolk, VA 23541-1021  
516866027 +EDI: AIS.COM Feb 23 2019 03:38:00 Verizon, by American InfoSource LP as agent,  
4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 20

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

517661516\* GM Financial Leasing, 75 Remittance Drive, Dept. 1738, Chicago, IL 60675-1738  
516903301\* +MIDLAND FUNDING LLC, PO BOX 2011, WARREN, MI 48090-2011  
516715163 ##ACB Receivables Management, Inc., PO Box 350, Asbury Park, NJ 07712-0350

TOTALS: 0, \* 2, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 24, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 22, 2019 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com  
Denise E. Carlon on behalf of Creditor Deutsche Bank National Trust Company, as Trustee for  
Home Equity Mortgage Loan Asset-Backed Trust, Series INABS 2005-C, Home Equity Mortgage Loan  
Asset-Backed Certificates, Series INABS 2005-C by its dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
John Michael McDonnell jmcdonnell@mchfirm.com, jcohen@mchfirm.com,NJ95@ecfcbis.com  
John R. Morton, Jr. on behalf of Creditor Ally Capital ecfmail@mortoncraig.com,  
mortoncraigecf@gmail.com  
John R. Morton, Jr. on behalf of Creditor ACAR Leasing LTD d/b/a GM Financial Leasing  
ecfmail@mortoncraig.com, mortoncraigecf@gmail.com

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User: admin  
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Page 3 of 3  
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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system (continued)

Kurt E. Reinheimer on behalf of Debtor John McLaughlin kerrein66@comcast.net,  
G1659@notify.cincompass.com  
Kurt E. Reinheimer on behalf of Joint Debtor Donna J. McLaughlin kerrein66@comcast.net,  
G1659@notify.cincompass.com  
Robert P. Saltzman on behalf of Creditor Special Loan Servicing, LLC dnj@pbslaw.org  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9